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EXAMINER

WINDER, PATRICE L

ART UNIT	PAPER NUMBER
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2145

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DATE MAILED: 09/20/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

[Handwritten signature]

Office Action Summary

Application No.

09/867,183

Applicant(s)

SYMONDS ET AL.

Examiner

Patrice Winder

Art Unit

2145

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 29 May 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-77 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-77 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 29 May 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>2</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Double Patenting - Statutory

1. A rejection based on double patenting of the "same invention" type finds its support in the language of 35 U.S.C. 101 which states that "whoever invents or discovers any new and useful process ... may obtain a patent therefor ..." (Emphasis added). Thus, the term "same invention," in this context, means an invention drawn to identical subject matter. See *Miller v. Eagle Mfg. Co.*, 151 U.S. 186 (1894); *In re Ockert*, 245 F.2d 467, 114 USPQ 330 (CCPA 1957); and *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970).

A statutory type (35 U.S.C. 101) double patenting rejection can be overcome by canceling or amending the conflicting claims so they are no longer coextensive in scope. The filing of a terminal disclaimer cannot overcome a double patenting rejection based upon 35 U.S.C. 101.

2. Claims 22-35 are rejected under 35 U.S.C. 101 as claiming the same invention as that of claims 16-29 of prior U.S. Patent No. 6,039,245. This is a double patenting rejection.

Double Patenting -Nonstatutory

3. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. See *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and, *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent is shown to be commonly owned with this application. See 37 CFR 1.130(b).

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

4. Claims 18 and 43 are rejected under the judicially created doctrine of double patenting over claims 15 and 18 of U. S. Patent No. 6,039,245 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter, as follows: the distinctions between the pending application and USPN 6,039,245 are illustrated in BOLD italics.

Pending application	USPN 6,039,245
18. A system for processing financial transactions comprising:	15. A system for processing financial transactions comprising:
a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an ATM ; and	a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats;
a computer in operative connection with the database, wherein the computer includes a message gateways router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having with the internal format or one of the external formats and a message direction indicator, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and	a computer in operative connection with the database, wherein the computer includes a message gateways router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having with the internal format or one of the external formats and a message direction indicator, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and
Wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format, wherein the internal format includes an ISO 8583 message format portion.	wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format, wherein the internal format includes an ISO 8583 message format portion.

43. A method for processing messages generated by a plurality of types of external devices, including at least one ATM , each of the devices communicating messages in a different external message format, the processing conducted in a computer in operative connection with a data store, comprising the steps of:	18. A method for processing financial transactions generated by a plurality of devices, each of said devices communicating messages in a different external message format, said processing conducted in a computer in operative connection with a data store, comprising the steps of:
storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices data representative of a device message format in which each device communicates at least one device message ;	storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices data representative of a external message format in which each device communicates its messages ;
storing in the data store, data representative of how to produce responsive to each device message in a device message format, a corresponding message in a internal message format;	storing in the data store, data representative of how to convert messages in each said external message format to a message in a internal message format;
storing in the data store, data representative of how to process messages in the internal message format;	storing in the data store, data representative of how to process transactions in the internal message format;
receiving device messages with the computer from the devices including at least one ATM ;	receiving device messages with the computer from the devices, said device messages in said external message formats ;
producing responsive to the device messages, corresponding messages in the internal message format through operation of the computer responsive to data stored in the data store, and wherein in the producing step the computer is operative to transform the external message format messages to internal format messages; and	transforming said external format messages from said devices to internal format messages with the computer responsive to data stored in the data store; and
processing with the computer the messages in the internal message format responsive to data stored in the data store.	processing with the computer the internal format messages responsive to data stored in the data store.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 1, 36, 38-40, 42, 57, 63, 69, 74, 77 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The meaning of the acronym ATM is not disclosed before its first use in the claim.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

9. Claims 1-13, 17, 20-21, 36, 38-77 are rejected under 35 U.S.C. 103(a) as being unpatentable over Williams et al., USPN 5,845,283 (hereafter referred to as Williams) in view of Danielson et al., USPN 5,239,662 (hereafter referred to as Danielson).

10. Regarding claim 1, Williams taught a system for processing financial transactions (column 4, lines 18-25) comprising:

a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats (column 5, lines 9-15) and

a computer in operative connection with the database, wherein the computer includes a message gateway router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having either the internal format or one of the external formats (column 5, lines 1-8) and a message direction indicator associated with the message, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction (column 7, lines 24-29), wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats (column 5, lines 16-22), and wherein the received message is in one of the plurality of external formats the MGR is operative responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format (column 5, lines 1-8).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

11. Regarding dependent claim 2, Williams taught the system further comprising: a plurality of external devices, wherein each external device is in operative connection with the computer and communicates with the computer through messages in one of the external formats (column 4, lines 36-38), and wherein the data further includes data representative of each external device and an external format used to communicate with the device (column 6, lines 23-29), and wherein the MGR is operative responsive to the stored data to convert a message received from the device from an external format associated with the device to the internal format (column 5, lines 1-8), and to convert a message to the device from the internal format to the external format (column 5, lines 16-22). Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating

with an ATM (column 1, lines 19-25, 42-48). For motivation for combination see claim 1, above.

12. Regarding dependent claim 3, Williams taught the database includes data representative of an identity for each device, wherein the identity is stored in correlated relation with the external format data (column 7, lines 63-67, column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the identity data associated with a device sending or receiving the message (column 8, lines 32-35).

13. Regarding dependent claim 4, Williams taught the database includes data representative of message types for each of the internal and external formats (column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the message type data associated with the message (column 8, lines 32-35).

14. Regarding dependent claim 5, Williams taught said database includes data representative of offset and length information for each of the internal and external formats, and wherein the offset and length information defines a location of data representative of a message type in each of said formats (column 8, lines 25-31), and wherein the MGR is operative to transform the message responsive to the data representative of the message type (column 8, lines 32-35).

15. Regarding dependent claim 6, Williams taught wherein the database includes data representative of a message identifier value, wherein each message identifier value is associated with one message format and one message type (column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the message identifier value associated with the message (column 8, lines 32-35).

16. Regarding dependent claim 7, Williams taught the message is comprised of fields, wherein the data includes data representative of message field positions associated with each message identifier value (column 7, lines 64-67, column 8, lines 13-18, 25-31), and wherein the MGR is operative to transform the message responsive to the message identifier value and the field position data associated with the message (column 8, lines 32-35).

17. Regarding dependent claim 8, Williams taught the message is comprises for fields, wherein the data includes data representative of message field conversions associated with each message identifier value (column 7, lines 63-67, column 8, lines 32-35), and wherein the MGR is operative to transform the message responsive to the message identifier value and the field conversion data associated with the message (column 8, lines 32-35).

18. Regarding dependent claim 9, Williams taught further comprising a driver in operative connection with the computer and an external device (column 4, lines 21, 43-47), and wherein when the device generates a message the driver is operative to include in the message a first message direction indicator (column 6, lines 54-57), wherein the MGR is operative responsive to the first message direction indicator in the message to convert the message from the external format associated with the device, to the internal format (column 6, lines 59-62).

19. Regarding dependent claim 10, Williams taught the database includes data representative of an identity of each device (column 7, lines 64-67, column 5-7), and

wherein the system further comprises a driver in operative connection with the computer and an external device (column 4, lines 21, 43-47), and

wherein when the device generates a message the driver is operative to include in the message a first message direction indicator and data representative of the identity of the device (column 6, lines 54-57, column 7, lines 64-67), wherein the MGR is operative responsive to the first message direction indicator and the device identity data to convert the message from the external format associate with the device, to the internal format (column 6, lines 59-62).

20. Regarding dependent claim 11, Williams taught the computer is in operative connection with the message processing software (column 6, lines 23-29), and wherein the message processing software is operative when the message is being sent to a device to include in the message a second message direction indicator (column 6, line 66 – column 7, line 2), and wherein the MGR is operative responsive to the second direction indicator in the message to convert the message from the internal format to the external format associated with the device (column 7, lines 3-7).

21. Regarding dependent claim 12, Williams taught the database further includes data representative of identities of a third plurality of nodes, wherein each device (column 6, lines 23-29), MGR (column 7, lines 26-29), and each of a fourth plurality of software functions corresponds to a node identity (column 8, lines 11-12), and wherein the database includes in correlated relation with a node identity, a parent node identity (column 8, lines 13-24), and wherein the computer is operative to send the message from the MGR to a system component corresponding to a node responsive to a parent

node identity stored in correlated relation with an identity of a node (column 6, line 63-column 7, line 7).

22. Regarding dependent claim 13, Williams taught the message includes data representative of a node identity (Ethernet packets, column 9, lines 60-63), and wherein the computer is operative to send the message to the system component corresponding to the node identity (column 10, lines 1-4).

23. Regarding dependent claim 17, Williams taught further comprising in operative connection with the computer a message processing program software function (MPP), wherein the MPP processes the received message in the internal format (column 9, lines 11-22), and wherein the MGR is operative to determine a message type associated with the received message, and further operative responsive to the message type to route the message to the MPP (column 7, lines 8-18).

24. Regarding dependent claim 20, Williams taught the database further comprises a plurality of state flow tables and related parameter table (column 8, lines 13-24), and wherein the computer is operative to execute functions, wherein said functions operate on said parameters determined from said parameter tables and deliver a true or false result (column 7, lines 45-50, Table 1).

25. Regarding dependent claim 21, Williams taught said MPP is operative to perform the functions determined from said state flow tables (column 7, lines 45-50, Table 1).

26. Regarding claim 39, Williams taught a method for processing transaction messages in a system including at least one computer in operative connection with a data store (abstract), comprising the steps of:

storing in a data store, data concerning at least one internal message format and a plurality of external message formats (column 5, lines 9-15)

determining a format of a message with the computer responsive to the information stored in the data store (column 5, lines 1-8); and

transforming the message responsive to at least one message transformation software component operating in the computer responsive to the determined format and the data in the data store (column 7, lines 24-29), wherein when the determined format is one of the external formats the message is transformed from the one external format to the internal format (column 5, lines 1-8), and wherein when the determined format is the internal format the message is transformed selectively to any one of the plurality of external formats (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

27. Regarding claim 40, Williams taught a system for processing messages from a plurality of operatively connected devices (abstract), comprising:

a computer (column 4, lines 43-47);

a plurality of devices, in operative connection with the computer (column 4, lines 43-47);

a data store in operative connection with the computer, wherein the data store includes for each of the plurality of devices, data representative of a system address and a device message format of at least one message sent by the device (column 8, lines 3-10);

and data representative of each device message format and at least one second message format (column 5, lines 1-8);

software operating in connection with the computer, wherein the software is operative responsive to a first device sending a first message having a first device message format and the data stored in the data store (column 5, lines 9-15), to cause the computer to produce a second message in a second message format corresponding to the first message (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

28. Regarding dependent claim 41, Williams taught data store includes for each device message format, data representative of converting a message in the device message format to the second message format (column 5, lines 1-8), and wherein the software is operative to cause the computer to convert the first message from the first message format to the second message format (column 7, lines 26-29).

29. Regarding dependent claim 49, Williams taught the storing step further comprises storing in the data store, data concerning a plurality of external devices, and for each external device, data corresponding to a system address and an external message format used in communicating with the device (column 7, line 64 – column 8, line 10).

30. Regarding dependent claim 50, Williams taught in the storing step the plurality of external devices include a plurality of financial transaction terminals (column 4, lines 47-50) and at least one financial transaction authorization system (column 4, lines 47-50).

31. Regarding dependent claim 51, Williams taught in the storing step the plurality of external devices include a plurality of financial transaction authorization systems (column 4, lines 47-50).

32. Regarding dependent claim 52, Williams taught the plurality of financial transaction authorization systems communicate messages in a plurality of external message formats (column 4, lines 35-50), wherein the storing step includes storing in the data store, data corresponding to the external message formats used in communicating with each of the financial transaction authorization systems (column 5, lines 9-15).

33. Regarding dependent claim 53, Williams taught in the determining step, the message is an external format message from an external device (column 7, lines 26-29, column 9, lines 61-62), and wherein the format is determined responsive to a system address corresponding to the external device that is stored in the data store (column 9, lines 59-66).

34. Regarding dependent claim 54, Williams taught in the determining step the message is determined to be an internal format message (column 6, lines 63-65), and wherein in the transforming step the message is transformed to an external message format responsive to a system address corresponding in the data store to an external device to which the message is being directed (column 7, lines 3-7, 20-24).

35. Regarding dependent claim 55, Williams taught prior to the transforming step, further comprising the step of associating with the message a message direction indicator (column 7, lines 24-29), wherein in the transforming step the message is transformed responsive to the message direction indicator either from the internal message format to an external message format or from one of the external message formats to the internal message format (column 5, lines 1-8).

36. Regarding claim 56, Williams taught computer readable media bearing instructions which are operative to cause a computer to carry out the method steps recited in claim 39.

37. Regarding claim 69, Williams taught in a system (abstract) including:
a plurality of authorization systems communicating through authorization system

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messages in a plurality of authorization system message formats (column 4, lines 35-50);

a plurality of terminal devices, communicating terminal messages in a plurality of terminal message formats (column 4, lines 35-38);

at least one computer in operative connection with the plurality of authorization systems and the plurality of terminal devices (column 4, lines 43-47);

at least one data store in operative connection with the at least one computer, the data store including data usable to transform the plurality of authorization message formats and the plurality of terminal message formats (column 5, lines 9-15); computer software adapted to operate in the at least one computer comprising:

at least one software component operative responsive to the data stored in the data store to cause the at least one computer to transform at least a portion of terminal messages in the plurality of terminal message formats to corresponding messages in an internal message format (column 5, lines 1-8).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

38. Regarding dependent claim 70, Williams taught the computer software further includes at least one software component operative responsive to the data stored in the data store (column 5, lines 9-15), to cause the at least one computer to transform at least a portion of authorization system messages in the plurality of authorization system message formats to corresponding messages in the internal message format (column 5, lines 1-8).

39. Regarding dependent claim 71, Williams taught the plurality of terminal messages generated by the plurality of terminal devices have associated therewith through operation of the computer software an incoming message direction indicator (column 7, lines 24-29), and wherein the at least one software component is operative to cause the portion of the plurality of terminal messages generated by the terminal devices to be transformed to the internal message format responsive to the associated incoming message direction indicator (column 5, lines 1-8).

40. Regarding dependent claim 72, Williams taught the at least one software component is operative to cause the computer to include the incoming message direction indicator in each of the plurality of terminal messages portions to be transformed (column 6, lines 54-57, column 7, lines 64-67).

41. Regarding dependent claim 73, Williams taught a plurality of messages in the internal message format directed to the plurality of terminal devices have associated therewith by the software an outgoing message direction indicator (column 6, line 66 – column 7, line 2), and wherein the at least one software component is operative to cause the plurality of internal format messages directed to the terminal devices to be

converted to the plurality of terminal message formats responsive to the associated outgoing direction indicator (column 7, lines 3-7).

42. Claims 14-16 and 37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Williams and Danielson as applied to claims 2 and 36 above, and further in view of Lin, USPN 5,577,237 (hereafter referred to as Lin).

43. Regarding dependent claim 14, Williams does not specifically teach a timer. However, Lin taught a timer in operative connection with a computer, and wherein when the computer sends a message to an external device the computer is further operative to send a timing message to the timer and wherein the timer is operative to send a timing message response message a time after receipt of the timing message (column 2, lines 10-27). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Lin's timer in Williams' system for converting data formats would have improved system robustness. The motivation would have been to ensure the system does not suspend processing by waiting for acknowledgements of transactions too long.

44. Regarding dependent claim 15, Lin taught when the device sends a device response message responsive to the device message with the time, the computer is operative to send a timing delete message to the timer, wherein receipt of the timing delete message is operative to cause the timer not to send the timing response message (column 2, lines 10-27).

45. Regarding dependent claim 16, Lin taught a system including a messaging processing program software function (MPP) and wherein the MPP is operative to

sending the timing message to the timer and to receive the timing response message (column 2, lines 10-27).

46. Claims 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Williams and Danielson as applied to claims 1 and 17 above, and further in view of Matyas et al., USPN 4,918,728 (hereafter referred to as Matyas).

47. Regarding dependent claim 18, Williams does not specifically teach the internal format includes an ISO 8583 message format portion. However, Matyas taught a format includes an ISO 8583 message format portion (column 37, lines 13-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Matyas' ISO 8583 format in Williams' system for converting data would have provided a more universal internal format. The motivation would have been to use a specified message structure, format and content for financial transactions.

48. Regarding dependent claim 19, Williams taught the message in the internal format includes a message format portion, and wherein the MPP is operative to parse the message portion into a plurality of cells in an array (column 5, lines 9-11), each cell containing data from a field of the message portion (column 6, lines 39-43). Williams does not specifically teach the universal message format is ISO 8583. However, Matyas taught ISO 8583 as a message format. For motivation for combination see claim 18, above.

49. The language of the remaining claims 36-38, 42-48, 57-68, and 74-77 is substantially the same as previously rejected claims 1-21, 39-41, 49-56 and 69-73.

Therefore, claims 36-38, 42-48, 57-68, and 74-77 are rejected on the same rationale as previously rejected claims 1-21, 39-41, 49-56 and 69-73.

Conclusion

50. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

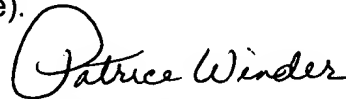
Vajk et al., USPN 5,265,033 taught an invention which provides an ATM or POS terminal coupled to a network and the network also includes a store and forward message switch that stores and forwards user messages to an electronic message system; and

Akel et al., USPN 5,457,305: taught a distributed on-line transaction system which utilizes customer data input stations of different types.

51. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Patrice Winder whose telephone number is 703-305-3938 until October 27, 2004 and 571-272-3935 after October 27, 2004. The examiner can normally be reached on Monday-Friday, 10:30 am-7:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jack Harvey can be reached on 703-305-9705 until October 27, 2004 and 571-272-3896 after October 27, 2004. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Patrice Winder
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Art Unit 2145

September 14, 2004